



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/867,589  
Filed : May 31, 2001  
Applicant : Hogan  
Title : **Electronic Bill and Non-bill Information Presentation**  
TC/AU : 3624  
Examiner : Havan, Thu Thao  
Docket No. : 23952-0145  
Customer No. : 29052

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**RESPONSE TO OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

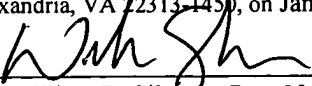
Dear Sirs:

Responsive to the non-final Office Action mailed on October 4, 2005, the Applicant submits the following remarks:

**Remarks begin on page 2 of this paper.**

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 3, 2006.

  
William R. Silverio, Reg. No. 45,383